

The Health Care Status Quo: Why Washington Needs Health Reform

WASHINGTONIANS CAN'T AFFORD THE STATUS QUO

- Roughly 4 million people in Washington get health insurance on the job, where family premiums average \$13,216, about the annual earning of a full-time minimum wage job.¹
- Since 2000, average family premiums have increased by 103%.²
- Health care costs are expected to grow another 71% in the next decade, and average family premiums in Washington will cost \$22,522 in 2019 if we do not change current practices.³
- Household budgets are strained by high costs: 16 percent of middle-income Washington families spend more than 10 percent of their income on health care.⁴
- High costs block access to care: 12 percent of people in Washington report not visiting a doctor due to high costs.⁵
- Washington businesses and families shoulder a hidden health tax of roughly \$1,300 per year on premiums as a direct result of subsidizing the costs of the uninsured.
- 12 percent of people in Washington are uninsured, and 70 percent of them are in families with at least one full-time worker.⁶
- The percent of Washingtonians with employer coverage is declining: 62 percent were covered in 2007.⁷
- Choice of health insurance is limited in Washington state. Premera Blue Cross dominates the market, with 38% share, together Premera and Regence control 61% of the market in the entire state.⁸

¹Center for Financing, Access and Cost Trends, AHRQ, Medical Expenditure Panel Survey - Insurance Component, 2006, Table X.D. Projected 2009 premiums based on Centers for Medicare and Medicaid Services, "National Health Expenditure Data," available at <http://www.cms.hhs.gov/nationalhealthexpenddata/>.

² Center for Financing, Access and Cost Trends, AHRQ, Medical Expenditure Panel Survey - Insurance Component, 2000, Table II.D.1. Center for Financing, Access and Cost Trends, AHRQ, Medical Expenditure Panel Survey - Insurance Component, 2006, Table X.D. Projected 2009 premiums based on Centers for Medicare and Medicaid Services, "National Health Expenditure Data," available at <http://www.cms.hhs.gov/nationalhealthexpenddata/>.

³Culter, David M., (2009). "The Cost of Doing Nothing." Center for American Progress.

⁴ Center for Financing, Access and Cost Trends, Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey, 2006.

⁵ Behavioral Risk Factor Surveillance System Survey Data. Atlanta, Georgia: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2007.

⁴ Furnas, B., Harbage, P. (2009). "The Cost Shift from the Uninsured." Center for American Progress.

⁵ Center for Financing, Access and Cost Trends, Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey, 2006.

⁶ U.S. Census Bureau, Current Population Survey. Annual Social and Economic Supplements, March 2007 and 2008.

⁷ U.S. Census Bureau, Current Population Survey. HIA-4 Health Insurance Coverage Status and Type of Coverage by State--All Persons: 1999 to 2007, 2007.

⁸ Health Care for America Now. (2009). "Premiums Soaring in Consolidated Health Insurance Market." Health Care for America Now.

<http://www.healthreform.gov/reports/statehealthreform/washington.html>